

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Karnes
Lorrie Karnes
Debtors

Case No. 20-02523-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 08, 2023

User: AutoDocket
Form ID: fnldecnd

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ James Karnes, Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5353874	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5353894	+ First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353899	+ Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5353906	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5353875	+ Email/PDF: bncnotices@becket-lee.com	Nov 08 2023 18:48:29	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5353876	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 08 2023 18:41:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5359927	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 08 2023 18:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5353877	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 08 2023 18:41:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353887	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:23	Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195
5353888	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:36	Citicorp, Citicorp/ Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
5353880	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2023 18:48:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5353884	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:36	Citibank/Sears, Citicorp Cr Srvs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
5353885	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:29	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5353886	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:36	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5353889	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 08 2023 18:41:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5353890	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 08 2023 18:41:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

5353891	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 08 2023 18:41:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353892	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 08 2023 18:41:00	Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353897	Email/Text: bankruptcy@fult.com	Nov 08 2023 18:41:00	Fnb Danville, 354 Mill St, Danville, PA 17821
5353898	+ Email/Text: bankruptcy@huntington.com	Nov 08 2023 18:41:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
5353882	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 08 2023 18:48:23	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5368102	+ Email/Text: unger@members1st.org	Nov 08 2023 18:41:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5353903	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 18:41:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5364449	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 18:41:00	PNC Bank, N.A, P.O. Box 94982, Cleveland, OH 44101
5353901	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 18:41:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
5353905	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 18:41:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
5361024	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2023 18:48:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5353899	+ Email/Text: CollectionsDept@PFCU.COM	Nov 08 2023 18:41:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5356327	Email/Text: bnc-quantum@quantum3group.com	Nov 08 2023 18:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5353908	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:36	Syncb/Home Design Floor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353910	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:23	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353907	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:28	Syncb/country Home Pro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353909	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:36	Syncb/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
5353911	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:28	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
5353914	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 18:48:23	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 18:48:23	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
5353919	Email/Text: bankruptcydept@wyn.com	Nov 08 2023 18:41:00	Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353918	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 08 2023 18:48:28	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5354578	+ Email/Text: bankruptcydept@wyn.com	Nov 08 2023 18:41:00	Wyndham Vacation Resort, Inc., PO Box 97474, Las Vegas, NV 89193-7474
5354577	+ Email/Text: bankruptcydept@wyn.com	Nov 08 2023 18:41:00	Wyndham Vacation Resorts, Inc., PO Box 97474, Las Vegas, NV 89193-7474

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address
	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank N.A., P.O. Box 94982, Cleveland, OH 44101
5353878	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353879	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353881	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5353893	*+	Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353895	*+	First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353896	*+	First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353883	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5353904	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5353902	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
5353900	*+	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5353912	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5353913	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5353915	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353916	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353920	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353921	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353922	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353923	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael J McCrystal	on behalf of Debtor 1 James Karnes mcrystallaw@gmail.com sueparalegal@gmail.com
Michael J McCrystal	

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on behalf of Debtor 2 Lorrie Karnes mccrystallaw@gmail.com sueparalegal@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

James Karnes,

Chapter 13

Debtor 1

Lorrie Karnes,

Case No. 5:20-bk-02523-MJC

Debtor 2

Social Security No.:

xxx-xx-1559

xxx-xx-3285

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **James Karnes and Lorrie Karnes** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: November 8, 2023

fnldec (01/22)